

Information to identify the case:

Debtor 1	<u>Bennie Lee Oliver Jr.</u>	Social Security number or ITIN	xxx-xx-8029
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-24656-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bennie Lee Oliver Jr.

3/14/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Bennie Lee Oliver, Jr.
 Debtor

Case No. 14-24656-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Mar 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2018.

db	+Bennie Lee Oliver, Jr., 108 Bruton Drive, Gibsonia, PA 15044-9524
cr	+Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
13960196	+AES, PO Box 61047, Harrisburg, PA 17106-1047
13990323	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13960202	+Commonwealth of Pennsylvania, Butler County District Attorney's Office, Butler County Government Center, PO Box 1208, Butler, PA 16003-1208
13960204	+NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)
13960205	+PA Dept of Revenue, c/o Accounts Recovery Bureau, PO Box 6769, Reading, PA 19610-0769
13975203	+PHEAA, PO Box 8147, Harrisburg, PA 17105-8147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: RVSVBICNOTICE1@state.pa.us Mar 15 2018 02:13:57 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
13960197	+EDI: AMEREXPR.COM Mar 15 2018 05:53:00 American Express, PO Box 981535, El Paso, TX 79998-1535
14010376	EDI: BECKLEE.COM Mar 15 2018 05:53:00 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13960199	EDI: BANKAMER.COM Mar 15 2018 05:53:00 Bank of America, PO Box 982235, El Paso, TX 79998
13960200	+EDI: CAPITALONE.COM Mar 15 2018 05:53:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
13960201	+EDI: CITICORP.COM Mar 15 2018 05:53:00 Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
13960203	EDI: DISCOVER.COM Mar 15 2018 05:53:00 Discover Bank, PO Box 30943, Salt Lake City, UT 84130
13964556	EDI: DISCOVER.COM Mar 15 2018 05:53:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
14013208	+E-mail/Text: kburkley@bernsteinlaw.com Mar 15 2018 02:14:48 Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14019640	EDI: ECAST.COM Mar 15 2018 05:53:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
14321678	EDI: ECMC.COM Mar 15 2018 05:53:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
13982838	+EDI: JEFFERSONCAP.COM Mar 15 2018 05:53:00 International Collection Services, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
13990541	+E-mail/Text: bncmail@w-legal.com Mar 15 2018 02:14:24 NATIONSTAR MORTGAGE, LLC, C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132
14016654	EDI: PRA.COM Mar 15 2018 05:53:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13979165	E-mail/Text: RVSVBICNOTICE1@state.pa.us Mar 15 2018 02:13:56 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
13960206	EDI: TFSR.COM Mar 15 2018 05:53:00 Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52409
13964847	EDI: TFSR.COM Mar 15 2018 05:53:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026
14643734	EDI: ECAST.COM Mar 15 2018 05:53:00 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Duquesne Light Company
cr	NATIONSTAR MORTGAGE LLC
cr	NATIONSTAR MORTGAGE LLC
cr*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
13960198	##+Amy F. Doyle, Esq., Jaffe and Asher LLP, 11 E. Market Street, Ste 102, York, PA 17401-1263

TOTALS: 3, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: lfin
Form ID: 3180W

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Total Noticed: 26

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Michael C. Eisen on behalf of Debtor Bennie Lee Oliver, Jr. attorneyeisen@yahoo.com,
aarin96@hotmail.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 7